TRAILER MANUFACTURER SUPPLEMENTAL

For manufacturers of utility, cargo, car hauler, equipment, dump, gooseneck, livestock, horse, boat, and semi-trailers. Truck body builders and upfitters use CWCO-SUP-UPFIT. Complete with ACORD 125/126/140. Attach a model list with GVWR and units built, the NHTSA manufacturer identifier, a sample certification label, coupler and axle supplier lists, the recall procedure, and ten years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS

BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Nonprofit

PRIMARY CONTACT / TITLE	PHONE	EMAIL

NHTSA MANUFACTURER ID / WMI	PLANT LOCATIONS	BRAND NAMES SOLD

2 OPERATIONS

TRAILER TYPE	% OF SALES	UNITS PER YEAR	GVWR RANGE (LB)

Types: utility; enclosed cargo; car hauler; equipment / tilt; dump; gooseneck / flatbed; livestock or horse (incl. living quarters); boat; semi-trailer van, flatbed, reefer, or tank; specialty or custom.

Sales channels (check all that apply):
☐ Independent dealers ☐ Factory direct ☐ Fleets / leasing companies ☐ Rental companies ☐ Online ☐ Export

Size:
_____ Dealers _____ Trailers in service (est.) _____ Employees _____ Welders _____ Years building

2-1 Does the applicant build custom trailers to customer specifications? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — COUPLING, STRUCTURE & RUNNING GEAR

Improperly welded couplers drove NHTSA recalls at Big Tex, Bravo, and Reiser in 2022, and a supplier recalled 23,719 couplers. Trailer separation from the tow vehicle is the most common serious claim.

3-1 Are coupler and safety chain welds inspected on every trailer before it ships? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Are welders certified to AWS or an equivalent standard? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Are couplers, safety chains, and hitches rated at or above the trailer GVWR? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Do trailers over the state threshold ship with brakes and a breakaway system? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Are axles and tires rated for the GVWR on the certification label? ☐ Yes ☐ No
IF NO, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

3-6 Are structural designs reviewed by an engineer or load-tested? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7 Do coupler, axle, and tire suppliers name the applicant as additional insured? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Are lighting and reflectors certified to FMVSS 108? ☐ Yes ☐ No
IF NO, EXPLAIN

3-9 Are living-quarters trailers built with propane, generator, or electrical systems? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 If yes to 3-9, are those systems installed to RVIA or NFPA 1192 standards? ☐ Yes ☐ No
IF NO, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — FEDERAL COMPLIANCE, UNDERRIDE & RECALLS

A Missouri jury awarded $462 million against Wabash in 2024 over a rear impact guard that met the federal standard when built. Once a defect is reported, federal law bars selling affected trailers until fixed and requires years of recall reports.

4-1 Does every trailer carry a 17-character VIN and a certification label? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Does the applicant build semi-trailers that require rear impact guards? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 If yes to 4-2, do guards meet the 2022 NHTSA standard? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Do semi-trailer rear impact guards pass the IIHS ToughGuard test? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Are side underride guards offered? ☐ Yes ☐ No

4-6 Has the applicant filed a defect report with NHTSA in the past 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Is there a written procedure for deciding within 5 business days whether a defect must be reported to NHTSA? ☐ Yes ☐ No
IF NO, EXPLAIN

4-8 Can every trailer be traced by VIN to its first buyer for recall notices? ☐ Yes ☐ No
IF NO, EXPLAIN

4-9 Are recall completion rates tracked and reported quarterly? ☐ Yes ☐ No
IF NO, EXPLAIN

4-10 Has the applicant acquired another trailer maker's brand or assets? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL GROSS SALES ($)	SEMI-TRAILER SALES ($)	PARTS & SERVICE REVENUE ($)	TOTAL ANNUAL PAYROLL ($)

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6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 10 years.

GL / PRODUCTS CARRIER / LIMIT	PRODUCTS DEDUCTIBLE / SIR	UMBRELLA / EXCESS LIMIT

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

6-1 Has a trailer separation, structural failure, or underride crash produced a claim in the past 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has a dealer or fleet tendered a products claim to the applicant? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the past 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Is there a written quality program with final inspection sign-off on every trailer? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Are dealer warranty and incident reports reviewed for defect trends? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Is there a written recall plan naming who decides and how owners are reached? ☐ Yes ☐ No
IF NO, EXPLAIN

8 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE